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**NONPROVISIONAL PATENT
 APPLICATION TRANSMITTAL RULE §1.53(b)
 IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

06/27/01
 JC885 U.S. PTO

JC903 U.S. PTO
 09/891374
 06/27/01

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Docket No. 33343-173349

Date: June 27, 2001

Assistant Commissioner for Patents
 Washington, D.C. 20231

Sir:

Transmitted herewith for filing under 37 C.F.R. §1.53(b) is a nonprovisional patent application:

For (Title): RULE-BASED SYSTEM AND APPARATUS FOR RATING TRANSACTIONS

By (Inventors): Donald STONE, Chapel Hill, NC

25 pages of Specification/Claims 1-34/Abstract are attached.
 Formal drawings (Fig. 1-10; 11 sheets) is attached.
 A Declaration and Power of Attorney will be filed at a later date.
 An assignment of the invention along with form PTO-1595 will be filed at a later date.
 An Information Disclosure Statement is filed herewith, along with form PTO-1449, and 2 references.
 A Statement to establish small entity status under 37 C.F.R. §§1.9 and 1.27 is filed herewith.
 A Preliminary Amendment is filed herewith.
 Please amend the specification by inserting before the first line the sentence --This nonprovisional application claims the benefit of U.S. Provisional Application No. 60/214,488, filed June 27, 2000--
 Priority of foreign application Nos. _____ filed in _____ is claimed (35 U.S.C. §119).
 A certified copy of the above corresponding foreign application will be filed at a later.

The filing fee is calculated below and includes claim status after entry of any Preliminary Amendment noted above:

FOR:	NO. FILED	NO. EXTRA
BASIC FEE		
TOTAL CLAIMS	34 - 20	= 14
INDEP CLAIMS	5- 3	= 2
<input type="checkbox"/> MULTIPLE DEPENDENT CLAIMS		

SMALL ENTITY		LARGE ENTITY	
RATE	FEES	OR	RATE
	\$ 355	OR	
x 9 =	\$ 126	OR	x 18
x 40 =	\$ 80	OR	x 80
+130 =	\$	OR	+260
TOTAL	\$ 561	TOTAL	\$

A check in the amount of \$561.00 is attached hereto. Except as otherwise noted herein, the Commissioner is hereby authorized to charge any other fees that may be required to complete this filing, or to credit any overpayment, to Deposit Account No. 22-0261.

This application is entitled to small entity status. DO NOT charge large entity fees to our Deposit Account.

Respectfully submitted,

Jeffri A. Kaminski

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